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Page 1 of 2

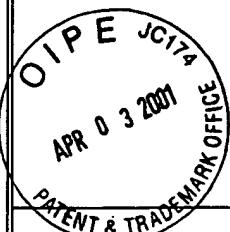
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**APPLICANT**

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<b>January 23, 2001</b>	

## U.S. PATENT DOCUMENTS

## **FOREIGN PATENT DOCUMENTS**

**OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)**

- Barnoff et al., "Industry Segmentation and Predictor Motifs for Solvency Analysis of the Life/Health Insurance Industry", *Journal of Risk and Insurance*, v. 66 n. 1, pp. 99-123, Mar. 1999.

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Page 2 of 2

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<p>KHM O P E JCTTA APR 03 2001 PATENT &amp; TRADEMARK OFFICE</p>	<p>Kopp et al., "A Competitive Structure and Segmentation Analysis of the Chicago Fashion Market", <i>Journal of Retailing</i>, V. 65 n. 4, pp. 496-515, Winter 1989. Li, "Preventing Model Muddle (Use of Response, Risk, and Combination Models)", <i>Direct Marketing</i>, v. 52 n. 4, pp. 20-22, August 1989. Dilon et al., "LADI: A Latent Discriminant Model for Analyzing Marketing Research Date.", <i>Journal of Marketing Research</i>, v. 26 n.1, pp.15-29, Feb 1989.</p>
EXAMINER	DATE CONSIDERED
KHM	

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